

Fill in this information to identify the case:

Debtor 1 David Alan Richardson, deceased
Debtor 2 Deborah Sue Richardson
(Spouse, if filing)
United States Bankruptcy Court for the: Northern District of Ohio (State)
Case number: 17-51495-amk

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Certificateholders of Equity One ABS, Inc. Mortgage Pass-Through Certificates Series 2003-2

Court Claim No. (if known): 6

Last four digits of any number you use to identify the debtor's account:

XXXXXX6081

Date of Payment Change:

Must be at least 21 days after date of August 1, 2019 this notice.

New total payment:

Principal, interest, and escrow, if any \$847.35

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$217.81

New escrow payment: \$257.95

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No.
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$807.21

New mortgage payment: \$847.35

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Chris E. Manolis
Signature

Date: 6/26/2019

Print: Chris E. Manolis, Esq.
First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro, Van Ess, Phillips & Barragate, LLP

Address 4805 Montgomery Road, Suite 320
Number Street

Norwood, OH 45212
City State ZIP Code

Contact phone (513) 396-8100

Email cmanolis@logs.com

CERTIFICATE OF SERVICE

The undersigned does hereby certify that on the 26th day of June, 2019, a copy of the foregoing was served to the following:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

James F Ciccolini, on behalf of Deborah Sue Richardson, debtor(s), at
boston2021@msn.com

Keith Rucinski, on behalf of the Chapter 13 Trustee's office at
krucinski@ecf.epiqsystems.com

United States Trustee at Registered address @usdoj.gov

And by regular U.S. mail, postage prepaid, on:

Deborah Sue Richardson, 356 Franklin Avenue, Barberton, OH 44203

/s/ Chris E. Manolis
Shapiro, Van Ess, Phillips & Barragate, LLP
Chris E. Manolis (OH-0076197)
4805 Montgomery Road, Suite 320
Norwood, OH 45212
Phone: (216) 373-3117
Fax: (847) 627-8805
Email: cmanolis@logs.com

Your annual escrow statement
May 28, 2019

Loan number

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-877-744-2506
Fax 1-856-917-8300

OC

EST DAVID A RICHARDSON
356 FRANKLIN AVE
BARBERTON, OH 44203-2806

Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on June 25, 2017 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

What does this mean to me?

Because your escrow account is projected to have less money than is needed, there is a shortage of **\$1,067.70**.

Option 1) Do Nothing: The monthly shortage for the next 36 months is **\$29.66** and will automatically be added to your monthly payment beginning **August 2019**. Your new monthly payment for **August 2019** will be **\$847.35**.

Option 2) Pay the escrow shortage as a lump sum using the attached shortage coupon. If you pay your escrow shortage by **July 20, 2019**, then your new monthly payment will be **\$817.69** effective with your **August 2019** mortgage payment.

What is a shortage?

A shortage is the difference between the **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. A shortage typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

Anticipated escrow account balance (as of July 31, 2019):	-\$ 1,700.45
Escrow adjusted per Proof of Claim*	\$1,317.56
Required escrow account balance (as of July 31, 2019):	\$684.81
Difference resulting in an escrow account shortage:	\$1,067.70

*This amount reflects the adjustment made for the Bankruptcy Proof of Claim:

See reverse ➔

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.

Tear off here

Page 1 of 3

Escrow analysis
Coupon

Borrower Name: EST DAVID A RICHARDSON

Loan Number:

☐ I choose to repay the shortage of \$ _____ in full.

Shortage Amount: \$1,067.70

Make the check payable to **PHH Mortgage Services** and mail it with this coupon in the envelope provided. Your lump sum payment must be received by **July 20, 2019** to be effective with your **August 2019** payment.

You may also pay your shortage online by visiting the website shown at the top of this statement.

PHH Mortgage Services
PO BOX 371867
PITTSBURGH, PA 15250-7867

What is my new monthly payment?

The following table reflects your current monthly payment and new monthly payment for each option:			
	Current Payment	New Payment with Shortage - Opt 1	New Payment without Shortage - Opt 2
Principal & Interest	\$589.40	\$589.40	\$589.40
Escrow Deposit	\$217.81	\$228.29	\$228.29
Escrow Shortage		\$29.66	
Total Payment	\$807.21	\$847.35	\$817.69
If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.			

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$228.29, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the August 2019 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$1,494.78	\$1,620.42
Insurance	\$1,119.00	\$1,119.00
TOTAL	\$2,613.78	\$2,739.42

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.
Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$456.58 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.
Your projected anticipated lowest account balance of \$1,928.68- will be reached in June 2020. When subtracted from your minimum required balance of \$456.58, an Escrow Shortage results in the amount of \$1,067.70. These amounts are indicated with LP . You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at 1-877-744-2506 .

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want us to use the information from your check to make a one time electronic funds transfer or if you have any questions, please call us at the phone number shown on the front of this statement.

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)		
Address (number and street)		Suite no.
City	State	Zip code
Home telephone ()	Business telephone ()	Extension
E-mail address		

Your annual escrow statement (continued)

May 28, 2019

EST DAVID A RICHARDSON

356 FRANKLIN AVE

BARBERTON, OH 44203-2806

Loan number

Questions?

Visit us at

www.MortgageQuestions.com

Call toll free 1-877-744-2506

Fax 1-856-917-8300

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
Opening balance				- 1,700.45	684.81
Aug 2019		228.29		-1,472.16	913.10
Sep 2019		228.29		-1,243.87	1,141.39
Oct 2019		228.29		-1,015.58	1,369.68
Nov 2019		228.29		-787.29	1,597.97
Dec 2019		228.29		-559.00	1,826.26
Jan 2020	COUNTY TAX	228.29	810.21	-1,140.92	1,244.34
Feb 2020		228.29		-912.63	1,472.63
Mar 2020		228.29		-684.34	1,700.92
Apr 2020	HAZARD INS.	228.29	1,119.00	-1,575.05	810.21
May 2020		228.29		-1,346.76	1,038.50
Jun 2020	COUNTY TAX	228.29	810.21	-1,928.68	456.58 LP
Jul 2020		228.29		-1,700.39	684.87
Total		\$2,739.48	\$2,739.42		

LP - indicates your required escrow lowest balance

Prior year account History

		Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
Date	Description	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	Opening balance					1,291.93	-2,819.42
Aug 2018	HAZARD INS.	217.81	*	93.25	*	1,416.49	-2,819.42
Aug 2018	HAZARD INS.				93.25*	1,416.49	-2,912.67
Sep 2018	HAZARD INS.	217.81	*	93.25	*	1,541.05	-2,912.67
Sep 2018	HAZARD INS.				93.25*	1,541.05	-3,005.92
Oct 2018	HAZARD INS.	217.81	871.62 *	93.25	*	1,665.61	-2,134.30
Oct 2018	HAZARD INS.				93.25*	1,665.61	-2,227.55
Nov 2018	HAZARD INS.	217.81	*	93.25	*	1,790.17	-2,227.55
Nov 2018	HAZARD INS.				93.25*	1,790.17	-2,320.80
Dec 2018	HAZARD INS.	217.81	435.62 *	93.25	*	1,914.73	-1,885.18
Dec 2018	HAZARD INS.				93.25*	1,914.73	-1,978.43
Jan 2019	HAZARD INS.	217.81	435.62 *	93.25	*	2,039.29	-1,542.81
Jan 2019	COUNTY TAX				810.21*	2,039.29	-2,353.02
Jan 2019	HAZARD INS.				93.25*	2,039.29	-2,446.27
Feb 2019	COUNTY TAX	217.81	217.81	740.78	*	1,516.32	-2,228.46
Feb 2019	HAZARD INS.			93.25	*	1,423.07	-2,228.46
Feb 2019	HAZARD INS.				93.25*	1,423.07	-2,321.71
Mar 2019	HAZARD INS.	217.81	247.81 *	93.25	*	1,547.63	-2,073.90
Mar 2019	HAZARD INS.				93.25*	1,547.63	-2,167.15
Apr 2019	HAZARD INS.	217.81	217.81	93.25	*	1,672.19	-1,949.34
May 2019	HAZARD INS.	217.81	1,742.48E	93.25	E	1,796.75	-206.86
May 2019	HAZARD INS.		E		1,119.00E	1,796.75	-1,325.86
Jun 2019	HAZARD INS.	217.81	217.81E	93.25	E	1,921.31	-1,108.05
Jun 2019	COUNTY TAX		E		810.21E	1,921.31	-1,918.26
Jul 2019	COUNTY TAX	217.81	217.81E	754.00	E	1,385.12	-1,700.45
Jul 2019	HAZARD INS.			93.25	*	1,291.87	-1,700.45
Total		2,613.72	4,604.39	2,613.78	3,485.42		